



RISING FUNERAL COSTS THE ELEPHANT IN THE ROOM

**The systemic and interrelated problems contributing
to rising funeral costs responsible for funeral debt**

The Royal London National Funeral Cost Index Report 2015

In association with the Institute of Cemetery and Crematorium Management (ICCM)

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- This year, the Royal London National Funeral Cost Index confirms funeral costs continue to increase ahead of overall inflation. In a year of record low inflation for the UK, funeral costs have increased by 3.9%, compared to an annual inflation rate of 1.0%, as measured by the Retail Price Index (RPI).
- In 2015, the average cost of a funeral was £3,702, an increase of £140 on the 2014 figure. The average cost of a burial funeral is now £4,110 (up from £3,962 in 2014) and the average cost of a cremation funeral is now £3,294 (up from £3,162 in 2014).
- This represents the continuation of a long-term trend that has seen funeral costs rise ahead of inflation over the long term. Since 1980, the average annual increase in funeral costs has been 6.1%, compared to an average annual inflation rate of 4.0% (as measured by RPI).
- Looking forward, many underlying systemic factors suggest that, if left unresolved, costs will continue to rise. These include pressure on local authority funding, a shortage of plots for burials, the continued impact of mercury abatement* regulation on crematoria and the inflationary price effect of the increasing number of private crematoria.
- This year's report also provided some evidence of the social pressures felt by those on low incomes to give their loved ones a 'good send-off'. For example, our research indicates that poorer consumers spend just as much on coffins as wealthier consumers.
- Overall, however, the amount spent on items where there is a discretionary element actually fell this year. Spending on limousine hire, venue hire and flowers all fell. Perhaps this belt tightening was a necessary response to the increased costs for non-discretionary spend items, such as funeral directors' costs and burial and cremation fees?
- In addition, there are signs the funeral industry is responding to consumer demand with more affordable solutions, including more transparent and simple offerings including 'direct cremation'.
- For the first time this year's report includes data from *yourfuneralchoice.com*, which compares funeral directors' costs within each locality. This reveals tangible savings that can be achieved in most local areas, if people shop around. Differences between funeral directors can vary by amounts in excess of £1,000. Of course, we understand that many bereaved people are in great distress and do not feel up to shopping around.
- Given these price increases, it is perhaps not surprising that the average level of funeral debt among those that struggle has increased from £1,305 to £1,318, and, while individual debt is increasing, data produced by the Department for Work and Pensions (DWP) suggests that the Social Fund Funeral Payment (SFFP) (the state benefit designed to assist people who are struggling to pay for funeral costs) continues to erode in value in real terms.
- The number of successful SFFP awards has fallen again this year and although the average amount paid out increased by £28, this is some way short of the £140 average increase in the cost of a funeral. This means the gap between the value of the payment and the cost of a funeral continues to rise. This problem is compounded by the fact that claimants have to commit to a funeral package before they know if they will qualify for a payment and what its value will be. Again this year, we call for this benefit to be reformed.
- Other actions needed to address the systemic failures of this sector include reforms to allow the appropriate re-use of abandoned burial plots and for England, Wales and Northern Ireland to follow Scotland's lead in removing the charge for doctors' fees.

* Environmental legislation requires that 50% of cremations in the UK are abated to filter out mercury and other pollutants. Statutory guidance PG5/2(12) produced by DEFRA must be adhered to by crematoria.

INTRODUCTION

By Simon Cox

Royal London commissioned this year's follow-up study to the Royal London National Funeral Cost Index Report 2014 to understand the year-on-year changes in funeral costs faced by consumers in the UK. We wanted to shed light on the many interrelated systemic issues, which contribute to sustained above-inflation funeral costs that are directly attributable to funeral debt in the UK.

Founded in 1861 to help people pay for their funerals, this is a key focus for Royal London as it continues to provide life insurance to people today. For the first time, this report brings together insights from three major pieces of research/data sources, and perspectives from a wide range of stakeholders. The report has ideas on how to tackle this growing problem that affects the most disadvantaged in society, when they are at their most vulnerable.

The findings in this report suggest that the UK's most vulnerable bereaved are taking on increased levels of funeral debt. They also suggest that the problem is set to increase significantly, if steps are not taken to address issues facing almost every element of today's funeral.

- At the macro level, the public sector deficit and austerity measures, including cuts to individual benefits and local authority funding, applying pressure to the funeral sector.
- Many cemeteries are financially unsustainable, a situation which is compounded by a lack of burial plots and a reluctance to utilise abandoned old graves.

- The inflationary impact of new private crematoria on the consumer, directly through higher prices and indirectly by taking footfall and revenue from existing local authority crematoria. Furthermore, it looks like we are set for a record number of new-build crematoria in the coming year with more than 20 going through the planning process at present.
- Understandable lack of shopping around by consumers at their lowest ebb, and an industry where costs can be opaque. As we have been able to identify for the first time this year, the reality is a huge range in pricing, which could potentially save consumers hundreds of pounds.
- The state safety net, the Social Fund Funeral Payment, is an important benefit but the claims process is flawed for those that use it and awards are increasingly inadequate in value.

However, our research reveals that the continued focus on this topic might be beginning to have some impact:

- Scotland has led the way by removing doctors' fees for the bereaved from May 2015, with additional plans to look further at this aspect of the benefits system north of the border.
- Consumers appear to be tightening their belt and taking control by reducing discretionary spend.
- Some funeral directors are responding by introducing reduced-cost simple or direct funerals (reducing costs by reducing the level of service that requires funeral director input).
- Pressure groups and media activity led by consumer groups, charities and those with a keen interest in the subject (including Royal London) helped support Emma Lewell-Buck MP in a successful first reading of the Funeral Services Bill, introduced in December 2014.
- Natural and woodland burials are on the rise, providing an alternative to traditional (and often expensive) burials.
- Several local authorities have tendered funeral directors for the provision of a low cost Municipal Funeral Services where a price is guaranteed. The larger authorities continue to provide public health funerals.

Given this context, Royal London calls for:

- a full and fundamental review of the Social Fund Funeral Payment system.
- policymakers in England, Wales and Northern Ireland to follow Scotland's lead and do away with 'cash for ash' doctors' fees.
- policymakers to look at the underlying interrelated issues that are causing funeral cost rises which affect and/or emanate from pressures on local authorities and funeral directors.
- all concerned to work together to find better outcomes for bereaved UK citizens by introducing a benefit system which is fast, simple, sympathetic, valuable and economical (ring-fencing vulnerable claimants and tax payers from unreasonable costs, allowing them to grieve in their own time).
- the facilitation of more sustainable and affordable locally provided services.
- a more transparent and innovative funeral service provision from an industry that has an incredibly enviable customer service record.

Simon Cox
Consumer Protection Proposition
Lead, Royal London Group

SUMMARY OF RESEARCH METHODS

This report is based on research from a variety of sources and using the following methods:

Royal London commissioned two surveys from YouGov's online panel, drawing on two samples: 2,000 nationally representative adults aged 18+ and 1,004 adults aged 18+ who had organised a funeral in the last five years.

Fieldwork for the YouGov surveys took place in the period 11/06/2015 - 15/07/2015.

ICCM surveyed 271 crematoria in the UK to ascertain their costs for cremation. They also conducted survey research to ascertain the costs of burial at two cemeteries in close proximity to the crematoria to allow us to analyse the comparative costs of cremations and burials.

Fieldwork for ICCM took place between June and August 2015.

Data has also been provided by *yourfuneralchoice.com*. Their data is based on mystery shopping of funeral directors to gather information and prices for a comparable 'simple funeral' to include collection/care of the deceased, a basic coffin, hearse, and to manage a simple service at a crematorium. Prices based on this research do not include disbursements or minister/celebrant fees. This approach was used to gather data for each extended postcode (i.e. RG1). If insufficient information was available within the postcode (usually in rural areas where there would be no local 'in-postcode' funeral director) the search was expanded up to 8 miles from the postcode centre.

FINALLY

Contributions were sought from the following experts, stakeholders and practitioners:

- **Nicki Hill**
Funeral Director/Owner,
Bright-Hill Funerals
- **Rosie Inman-Cook**
Natural Death Centre
- **Heather Kennedy**
Fair Funerals Campaign Manager
- **Tim Morris**
Chief Executive,
Institute of Cemetery and
Crematorium Management
- **Mike Owen**
Chief Executive,
National Association
of Funeral Directors
- **Andy Paling**
Managing Director,
GreenAcres Group
- **Alan Slater MBE**
former Chief Executive,
National Association
of Funeral Directors
- **Nick Willcocks**
Chief Executive,
yourfuneralchoice.com

Please note that since last year's report we have retested some reanalysis within the 2014 data. This means that in a small number of instances the data quoted here may differ marginally from last year's report.

NATIONAL FUNERAL COSTS: ABOVE-INFLATION RISES PAST, PRESENT, FUTURE

“Cemeteries are unsustainable and local authorities are having to face the choice of whether or not to provide the service in future, and perhaps simply maintain existing cemeteries, rather than providing new ones at considerable cost. Of course, cemeteries could become sustainable if the reuse of graves became a lawful option across the UK. To quote House of Commons Select Committee Inquiry – Cemeteries report of 2000 ‘If the public are to continue to have access to affordable, accessible burial in cemeteries fit for the needs of the bereaved, there appears to be no alternative to grave reuse.’”

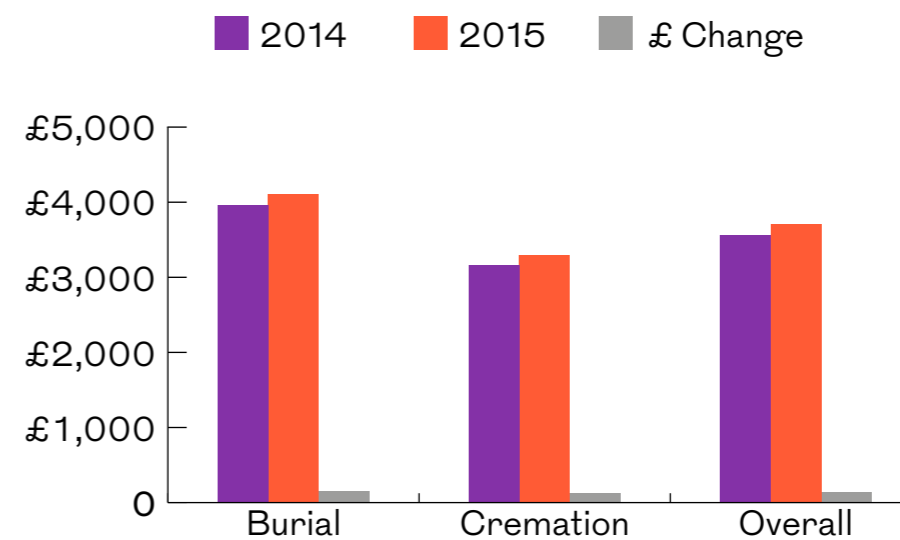
Tim Morris, Chief Executive, ICCM

Changes in funeral costs 2014-2015

The results of this year’s study reveal that UK funeral costs increased significantly above inflation. In a year when there were economic concerns about deflation and price decreases, overall UK inflation hit record lows.

Although annual inflation (as measured by RPI) has only been 1.0%, the cost of a UK funeral actually increased by 3.9% between 2014 and 2015. The average cost of a funeral in 2015 is now £3,702, compared to £3,562 in 2014.

Chart 1: Funeral Cost Changes 2014 to 2015
Changing costs yr on yr in £s

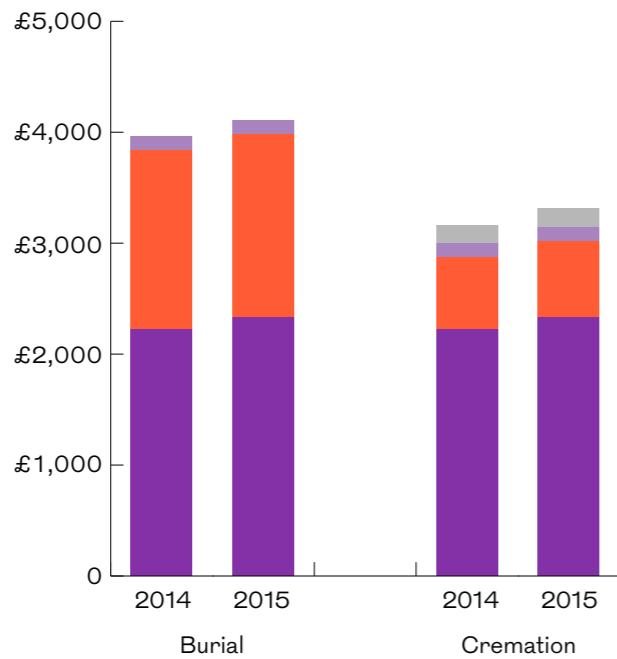


As Chart 1 illustrates, costs for burials and cremations have both increased. On average, a funeral in 2015 is £140 more expensive than in 2014. Cremation costs have risen more rapidly than burial costs in the last year. The average cost of a cremation has increased by 4.2% to £3,294, while the average cost of a burial has increased by 3.7% to £4,110.

Source: Royal London National Funeral Cost Index surveys.

Chart 2 illustrates the key component elements of funeral costs for both burials and cremations in 2014 and 2015.

Chart 2: Changes in composition of funeral expenses
Changing costs year on year in 2014–2015



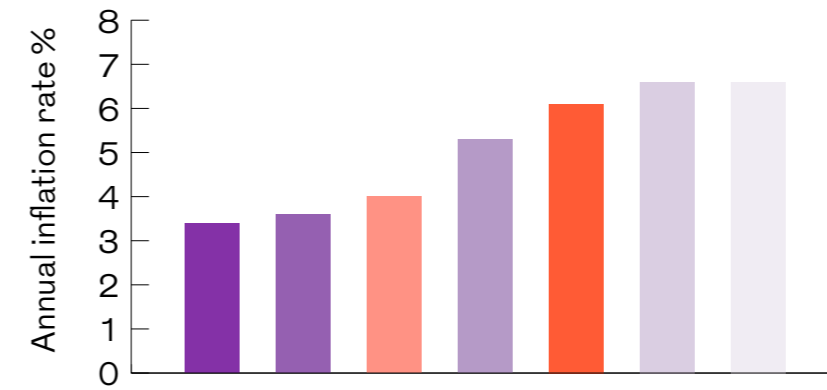
Source: Royal London National Funeral Cost Index surveys.
 Note that, in 2015, doctors' fees do not apply for cremations in Scotland

- Funeral director's cost
- Burial/Cremation fee
- Doctor's fee
- Minister's fee

Long-term trends in funeral cost inflation

This year's cost increase represents a continuing trend for high levels of funeral cost inflation.

Chart 3: Examples of long term inflation rates
Annual inflation rates (1980–2015)



Source: Oddfellows/Trajectory (RPI)

- Pint of milk
- Loaf of bread
- Inflation (RPI)
- Litre of Petrol
- Funeral
- House
- Pint of beer

Chart 3 provides examples of inflation rates for a range of items since 1980. It shows that over the period annual funeral cost inflation has been significantly higher than overall inflation as measured by the Retail Price Index (RPI). Funeral inflation would outstrip the now more commonly used Consumer Price Index (CPI) by an even greater extent. The chart also shows that annual funeral cost inflation outstrips inflation for a range of everyday items like milk, bread and petrol. Indeed funeral cost inflation is similar to house price inflation, which is widely regarded as problematic, a result of chronic supply shortages that results in people being priced out of the market. As we will see later in this report, though a different market, funerals suffer from similar characteristics and pressures.

“The cuts in central government funding to local authorities are now biting hard. We have never seen it like this before. Staff levels have been reduced by many authorities whilst those that remain struggle to maintain service standards.”

Tim Morris, Chief Executive, ICCM

Looking forward, it seems that the pressures leading to above-inflation increases in funeral costs are set to continue. The factors driving cost increases have been identified by the range of experts that have contributed to this report. On the right, we take some of the key costs in turn.

Funeral Directors' Costs

As illustrated in Chart 2, funeral directors' costs constitute by far the biggest component of the cost of a funeral. In 2015, they accounted for 71% of the cost of a cremation and 57% of the costs of a burial. Furthermore, between 2014 and 2015 funeral directors' costs increased by 5%.

From this, and previous years' above-inflation increases, it appears that funeral directors' costs will continue to increase in future. However, we should point out that there is a great variation in the fees charged by individual funeral directors. New data for this year's report, presented on page 26, shows that even funeral directors operating in the same area charge very differently. So it is not possible to talk of a single approach to pricing within the sector. However, the aggregate result of these individual pricing decisions has resulted in above-inflation costs in recent years.

Cremation Fees

Local authority crematoria in the UK are under pressure to increase fees for a number of reasons, including:

- Further planned cuts to local authority funding from central government over this parliament. In the general climate of cuts, crematoria represent a rare opportunity for local authorities to increase revenue.
- The impact of significant investment required to upgrade crematoria resulting from EU environmental legislation for mercury abatement are still being felt.
- Crematoria are under pressure to compensate for the losses sustained by maintaining full or nearly full cemeteries (also see below).
- Perhaps counter intuitively, the increase in the number of new private crematoria is currently serving to increase costs. Firstly, private crematoria tend to be more expensive (c.10%) than local authority crematoria. Secondly, they put further pressure on adjacent local crematoria, reducing the number of services conducted, which in turn results in an increase in prices.

– For example, in Hampshire, Portchester crematorium carried out 4,248 cremations in 2013. In December 2013, a new crematorium opened locally, in Havant, which carried out 974 cremations in 2014. Portchester crematorium numbers dropped to 3,356 in 2014 (resulting in a loss of revenue of over £350,000). In future, the number of cremations conducted at Portchester is likely to drop further.

However, in an interesting new development, the Localism Act 2011 now permits local authorities to trade to raise revenue. For example, North Lincolnshire Council has started selling headstones directly to the public and is reportedly considering a funeral directing service. This development, if it becomes more widespread, could be a mechanism for reducing costs in future.

“There is a problem with new crematoria being built close to existing ones, rather than in areas without them. This is a problem because they don't generate any new business. They often take business off of the existing public sector crematorium. So competition is not reducing fees, it's increasing them because the public sector crematorium has to run its operation, but with fewer cremations. Recently, a dramatic and unprecedented rise in the number of planning applications for new crematoria has been recorded. At present four new builds are underway and 25 proposed sites are in the planning process. This will inevitably reduce numbers of cremations being carried out at other crematoria.”

Tim Morris, Chief Executive, ICCM

Burial Fees

“The Natural Death Centre charity supports the reuse of graves. After all, for hundreds of years, reuse of space was standard practice in churchyards before more permanent memorialisation became the norm.”

Rosie Inman-Cook,
The Natural Death Centre

Last year, our report called for a change in the regulations around burial, allowing for the reuse of abandoned plots. This call has fallen on deaf ears. As a result, local authorities are still facing the increased cost pressures because they have to maintain cemeteries that are full or nearly full. Of course, such cemeteries generate no or little revenue for the authority. This creates the knock-on effect, where crematoria are expected to offset these costs, mentioned above. This is, of course, dependent on a local authority owning and operating a crematorium – many don't. Again we would ask the government to reconsider the use of abandoned plots to ease these pressures.

However, on a more positive note, this pressure does seem to be a catalyst for change and innovation as there appears to be a significant rise in woodland or natural burials. Natural burial has grown from nothing in 1993, when Ken West established the first burial ground in Carlisle, to five sites at the turn of the millennium.

Today, according to Andy Paling of GreenAcres Group, there are in excess of 270 operating woodland and natural burial grounds, which is approximately the same number as cremation sites in the UK. Five years ago woodland and natural burial accounted for only 3% of burials. This has risen to 8% as the availability of woodland/natural burial sites has increased.

“The growth in woodland/natural burials has accelerated over recent years (and continues to do so) as the knowledge and concern over environmental considerations has come to the fore and reflecting a desire that the life lost is celebrated appropriately for that individual.

“For more and more individuals a short slot in a semi-industrial conveyor belt process of a crematorium is not the send-off they want for their loved one and the churchyard is not an option for many, as the population becomes increasingly secular.

“Increasing availability has seen woodland/natural burial becoming a ‘normalised’ choice for the bereaved; in the same way hearses are now routinely replaced by lorries, campervans and motorcycles – to fit the desires of the bereaved and the consumer desire for this greener and more personal goodbye.”

Andy Paling, Managing Director,
GreenAcres Group

“Many natural burial grounds have plot prices below £600. Importantly, of the privately operated grounds, approximately 50% do not charge multiple fees to bury individuals from outside their area. The Association of Natural Burial Grounds has dozens of monitored sites across the UK where this more affordable option prevails.

“Knowledge of this affordable, green option is not often presented to urban families by undertakers as they may not want to commit their men and vehicles to a long run out of town. Distressingly for many, this leads them to choose cremation for financial reasons when burial would have been preferred.

“Increasingly direct funerals, both cremation and burial, are being sought. A nationwide direct burial service has now been established, charging between £1,600 and £1,800. This includes the services of a funeral director and burial at a natural burial ground.”

Rosie Inman-Cook,
The Natural Death Centre

LOCAL DIFFERENCES: THE POSTCODE LOTTERY REMAINS

“Whilst reuse legislation is available to London local authorities, it is not being widely used due to its inadequacy. A number of London authorities have turned to Church of England law to enable the reuse of graves, as this route permits the reuse of old public graves that are usually situated in less prominent parts of cemeteries, and hence risk of impact on heritage and existing historic cemetery landscapes is much reduced. The government needs to act to provide modern, fit-for-purpose reuse legislation for England and Wales. The Scottish Government has consulted on reform of legislation with a new Act expected early next year.”

Tim Morris, Chief Executive, ICCM

Data gathered for this report by YouGov and directly from the crematorium and cemetery operators, reveals the cost of a funeral continues to be a postcode lottery. Basic funeral charges ranged from a low of £2976 (for a cremation in Greenock) to £7,216 (for a burial in Beckenham, Kent) – a difference of £4,240.

This suggests regional disparities are widening. One notable exception to this is Wales, one of the lower cost areas, but a nation that saw the greatest percentage increase (5.2%) in costs between 2014 and 2015.

Scotland shows one of the lowest rises in costs, and this can be largely attributed to the removal of doctors’ fees in May 2015, slicing £164 off the cost of a funeral in one fell swoop. This move is to be welcomed, and we call for policymakers in England, Wales and Northern Ireland to follow suit.

When we look at costs on a local, rather than regional, level the extreme cost differences around the UK are apparent.

Looking further down the rankings, the West Midlands emerges as the next most expensive region after London for a funeral. By contrast, the affluent South East region is mid-ranked for funeral costs. This almost certainly reflects the relatively high degree of urbanisation and population densities in these areas.

“Hackney and Tower Hamlets councils have both exhausted all new burial space with their residents that prefer burial, having to use neighbouring facilities where non-residents fees are applied.”

Tim Morris, Chief Executive, ICCM

Table 1 illustrates the 10 most expensive locations for a funeral in the UK. It is interesting to note the most expensive locations are in or immediately around London, and are for burials rather than cremations. London has a particular problem with a shortage of burial plots.

Table 1: Most expensive locations for funerals

LOCATION	Burial	Cremation	Average
Beckenham	£7,216	£3,529	£5,372
Southgate	£6,947	£3,374	£5,161
Wandsworth	£6,936	£3,216	£5,076
Enfield	£6,655	£3,359	£5,007
Woking	£6,165	£3,419	£4,792
Tooting	£6,215	£3,172	£4,693
Leatherhead	£5,771	£3,529	£4,650
Golders Green	£5,685	£3,284	£4,484
Aldershot	£5,528	£3,426	£4,477
Barnet	£5,685	£3,219	£4,452

Source: Royal London National Funeral Cost Index surveys.

The cheapest locations for a funeral in the UK are listed in table 2. Given the most expensive places for a funeral are London locations, perhaps it's not surprising to see Northern Ireland and Scotland on this list. However, just to emphasise the true postcode lottery of funeral costs, we also see representation from southern counties of England in the form of Amersham. This creates the prospect of families living only a few miles apart facing drastically different costs for a funeral.

Table 2: Cheapest locations for funerals

LOCATION	Burial	Cremation	Average
Belfast	£3,027	£2,989	£3,008
Amersham	£3,040	£3,164	£3,102
Yeovil	£3,115	£3,189	£3,152
Alford	£3,147	£3,179	£3,163
Bridgwater	£3,145	£3,264	£3,204
Kirkleatham	£3,120	£3,294	£3,207
Falkirk	£3,355	£3,065	£3,210
Paisley	£3,359	£3,065	£3,212
Greenock	£3,448	£2,976	£3,212
Glasgow West	£3,359	£3,085	£3,222

Source: Royal London National Funeral Cost Index surveys.

Table 3: Biggest % change year on year 2014 – 2015

LOCATION	£ change	% change
Lytham St. Annes	£298	10%
Norwich Central	£351	9%
Bournemouth	£297	9%
Aberdare	£279	9%
Gwent	£281	9%
Basildon	£288	8%
Chesterfield	£265	8%
Lichfield	£258	7%
Bangor	£233	7%
Semington	£246	7%

Source: Royal London National Funeral Cost Index surveys.

This year we have also been able to identify the local areas which have seen the biggest changes in funeral costs. Table 3 identifies the 10 locations with biggest rise in funeral costs in 2015.

Bearing in mind the average increase for a UK funeral was a 3.9% rise in costs, we can see that seven of the top ten have seen funeral cost increases of 8% or more, over twice the national average.

Non-residents' fees – a problem which accentuates burial shortages

Although it currently only affects a small proportion of funerals, non-residents' fees contribute to high funeral costs.

Non-residency fees apply when people wish to be buried somewhere other than where they lived; it can also apply when people who want a burial have no local choice, for example, because local plots are full or scarce. Fees tend to rise as space becomes short, with doubling or trebling of costs, and serve to remind us that the underlying problem is a shortage of burial space.

Typically, local authorities impose higher costs on non-residents than residents, and historically, non-residents were charged an additional fee by some authorities as they had not contributed to the maintenance of local cemeteries by way of local taxation. In recent years, some authorities have introduced non-resident fees as a way of preserving space for residents. Some have gone further and only permit burials of residents.

If the fundamental issues about burial plot shortage in some locations is not addressed, we predict increasingly more people will have to pay non-residents' fees in future.

Table 4: Top 5 Non-residents' Fees

LOCALITY	Cost for non-resident's burial
Lewisham	£11,148
Beckenham	£10,465
Eltham	£10,230
Wolverhampton	£8,349
Southwark	£7,731

Source: Royal London National Funeral Cost Index surveys.

Table 4 shows the five most expensive locations for non-residents. All five are drawn from either London or the West Midlands – two regions with the most expensive funeral costs overall.

FUNERAL SPENDING: TIGHTENING BELTS AND SHOPPING AROUND

“The NAFD (National Association of Funeral Directors) is at the forefront of change, supporting funeral directors in meeting the needs of bereaved families and ensuring they operate to the highest standards.

“As this report identifies, like any consumer service, funeral firms sets their prices according to the services offered and local competition, meaning families have access to choice. Our members are required to provide clear price lists and written estimates, however price is not the only consideration. We advise people to choose a firm which also abides by a stringent Code of Practice like ours – ensuring they will be properly cared for.

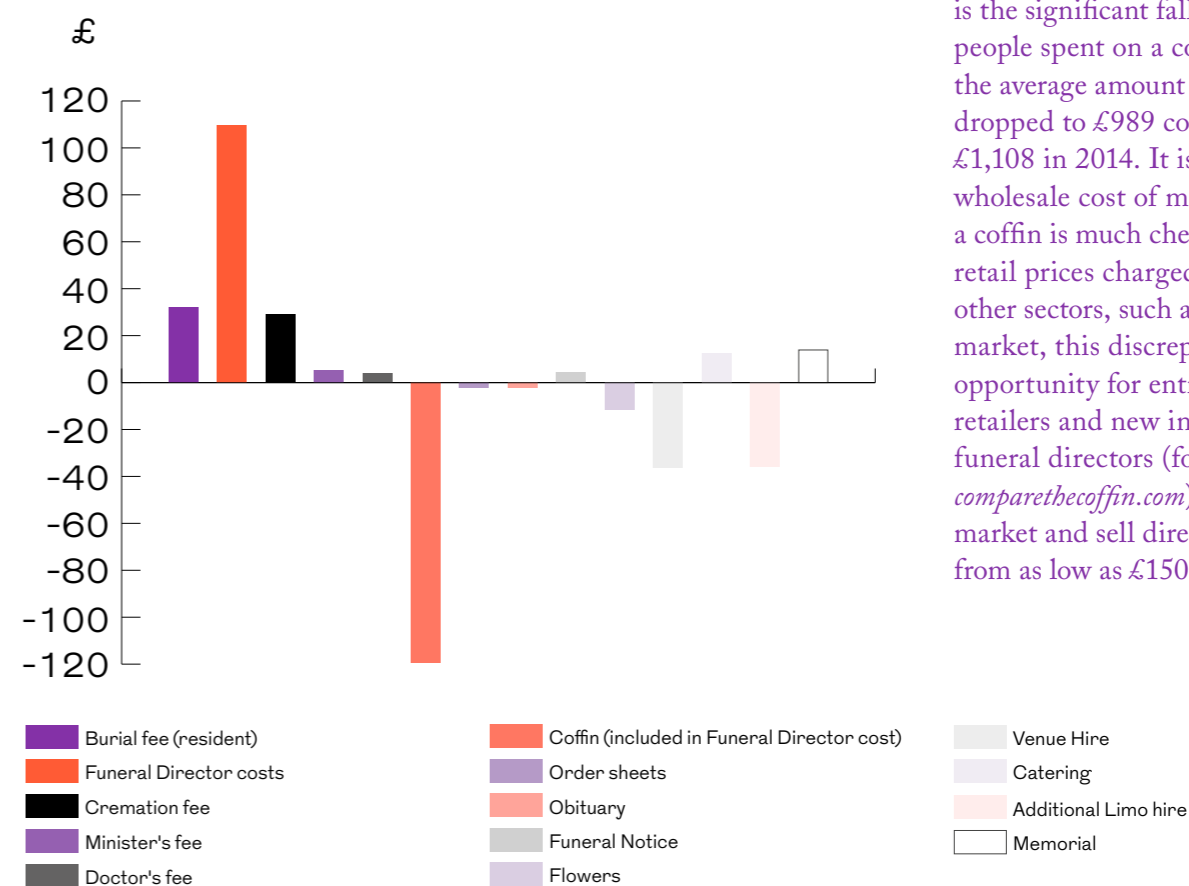
“Funeral directors are both a community service and commercial enterprise, balancing caring for bereaved families with the challenges of running a cost and labour-intensive business. In our experience, NAFD funeral directors always prioritise the needs of families and adapt services to meet any constraints. It is not in their interests to sell someone a funeral they can't afford as it would risk them being left with unpaid debts.”

Mike Owen, Chief Executive,
National Association of
Funeral Directors

As highlighted in Local Differences, average UK funeral costs rose by 3.9% in the last year. However, this overall figure masks some interesting changes in the cost of a funeral's component parts. As Chart 2 illustrated earlier, there were significant increases in most of the non-discretionary spend items such as funeral directors' costs and burial or cremation fees. Other non-discretionary items such as ministers' and doctors' fees also increased by a smaller amount.

However, the amount spent on some discretionary funeral costs have fallen, such as flowers, limousines and venue hire for a wake. This suggests that consumers are tightening their belts, and taking more control, perhaps in response to higher costs for non-discretionary items.

Chart 4: Changes in disaggregated funeral costs 2014-2015



As Chart 4 illustrates, most striking is the significant fall in the amount people spent on a coffin. In 2015, the average amount spent on a coffin dropped to £989 compared to £1,108 in 2014. It is no secret the wholesale cost of manufacturing a coffin is much cheaper than the retail prices charged. Similar to other sectors, such as the furniture market, this discrepancy is an opportunity for entrepreneurial retailers and new independent funeral directors (for example comparethecoffin.com) to enter the market and sell direct with prices from as low as £150-£250.

Source: Royal London National Funeral Cost Index surveys.

Funeral Director costs – significant savings to be made by shopping around

This year, this report presents data gathered by *yourfuneralchoice.com*, an online service which assesses the costs charged by different funeral directors in the same area.

(*yourfuneralchoice.com* can provide costs for a comparable basket of funeral services that include funeral director's costs, a hearse and coffin.)

Table 5: The 10 places with the biggest difference of funeral director costs

LOCALITY	HIGHEST	LOWEST	DIFFERENCE
Wrexham	£3,157	£990	£2,167
Inverness	£3,000	£1,029	£1,971
Havant	£3,122	£1,295	£1,827
Glasgow South	£2,842	£1,032	£1,810
Glasgow East	£2,842	£1,032	£1,810
South Lanarkshire	£2,842	£1,032	£1,810
Cardiff	£2,824	£1,030	£1,794
Burton on Trent	£2,745	£990	£1,755
Coventry	£2,815	£1,105	£1,710
Cambridge	£2,635	£960	£1,675

Source: *yourfuneralchoice.com*

As this data illustrates, costs can vary in the region of £2,000. However, this is a time when many people feel great distress and do not feel able to shop around.

We understand that funeral directing is both a vocational career and a commercial enterprise. Many funeral directors also have extremely high customer service satisfaction ratings.

Is it time that funeral directors changed their approach to pricing, charging for professional time rather than relying on mark-up on services that they procure on behalf of the bereaved?

“When I lost my parents, there wasn’t an obvious option given to us by the funeral director for a more low cost funeral. We just thought we had to take what was offered at the time. I started Bright-Hill Funerals to fill this much needed gap, catering for families that do not necessarily want all the bells and whistles. We offer a basic funeral package and have recently signed the Fair Funerals pledge, which hopefully more funeral directors will get on board with. I think the trend is now changing and people are shopping around and not taking the first price offered to them.”

Nikki Hill, Bright-Hill Funerals, Isle of Wight

“The funeral profession has changed hugely in recent years. The creation of the NAFD’s national Diploma programme has raised skills levels and a toughening up of the Association’s Code of Practice and introduction of the independent Funeral Arbitration Scheme has ensured that the profession offers the highest possible standards of care.

“However it is still possible for anyone to set up a funeral home, operated by often well-meaning individuals who have absolutely no experience or qualifications and have not signed up to any kind of standards. I would like to see the profession work closely together with government to ensure that, in future, anyone offering funeral services is required to meet the same high operational standards that the NAFD demands of its members.”

Alan Slater MBE, former Chief Executive, National Association of Funeral Directors

“With over 3200 funeral director prices listed on our website, the story throughout the country is the same: a vast discrepancy on funeral director fees, for essentially the same service, and there is a lack of transparency in pricing.

“Addressing this issue by mystery shopping funeral directors and publishing prices allows individuals to shop around quietly at home without feeling that they are being disrespectful to their loved one. The information is free to view, and people do not need to register any details. Searches are confidential, and ensure that people requiring a funeral will find a sensibly priced funeral director near to them.”

Nick Willcocks, Chief Executive, *yourfuneralchoice.com*

FUNERAL DEBT: AVERAGE DEBT LEVELS ON THE RISE

“There is more the funeral industry can and should do to help people access more affordable options, like putting prices on their website. Funeral directors should talk more openly about what things really cost and name the elephant in the room – that funerals are very expensive, especially if you’re on a low income. This is one of the three things we ask of funeral directors in our Fair Funerals pledge, which has now been signed by almost 10% of the entire funeral industry.

“We can find it very difficult to speak openly about money when we’re organising a funeral. This is because of social pressures but also because we see the funeral as the last thing we do for someone we love, and ‘a good send-off’ is still seen as an expensive one. Our society needs to challenge this idea head on – it’s the thought and care that people remember about a funeral, not lavish expense.”

Heather Kennedy,
Campaign Manager, Fair Funerals

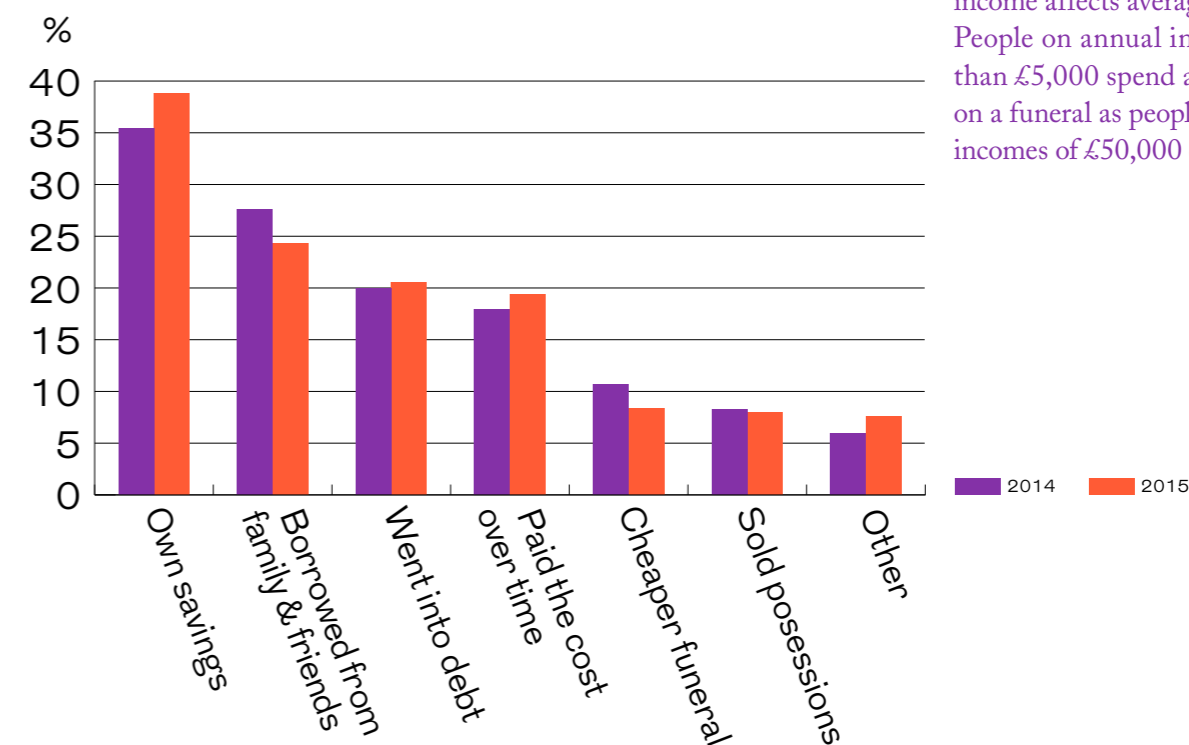
This year’s increase in funeral costs coincides with a rise in personal debt among customers who struggled to meet the cost of a funeral. The average debt taken on by customers who struggled to pay was £1,305 in 2014. It has risen slightly during 2015 to £1,318.

As we highlighted in last year’s report, the problem of funeral debt is very real. Chart 5 highlights the methods people use to repay funeral debts.

This year, as in 2014, dipping into savings was the most common method for paying off funeral debt. Going into debt and paying the funeral director over time were two other responses that were more common this year.

We suspect part of the reason people incur debt while organising and paying for a funeral is the social pressure to give their loved one ‘a good send-off’.

Chart 5: Method of paying off debts incurred by paying for a funeral



Last year’s study revealed how little income affects average funeral spend. People on annual incomes of less than £5,000 spend almost as much on a funeral as people with annual incomes of £50,000 or more.

Source: Royal London National Funeral Cost Index surveys.

“When we bought mum and dad’s coffins we spent a fortune, not that we begrudged, it but in hindsight this would not have been what they wanted as it was an unnecessary expense. So when I started Bright-Hill my first thing was to address the cost of the coffins. We do a package price, the coffin is sold within that package to the consumer at the price I buy it for from the manufacturer. I add in the cost of the crematorium, minister/celebrant, doctor’s fees, bearer fees and vehicle expenses, plus the blanket charge for my services. They are only paying for what they want and need.”

Nikki Hill, Bright-Hill Funerals, Isle of Wight

Of course, to some extent, this pattern of spending reflects the fixed nature of many of the non-discretionary funeral costs. People who are less well-off do not receive cheaper cremation or burial charges than more affluent ones. However, data from this year’s research evidences that these non-discretionary items are only part of the story.

As highlighted, coffins can range in price from £250 to several thousand pounds. However, as Chart 6 illustrates, poorer consumers spend just as much on coffins as wealthier consumers.

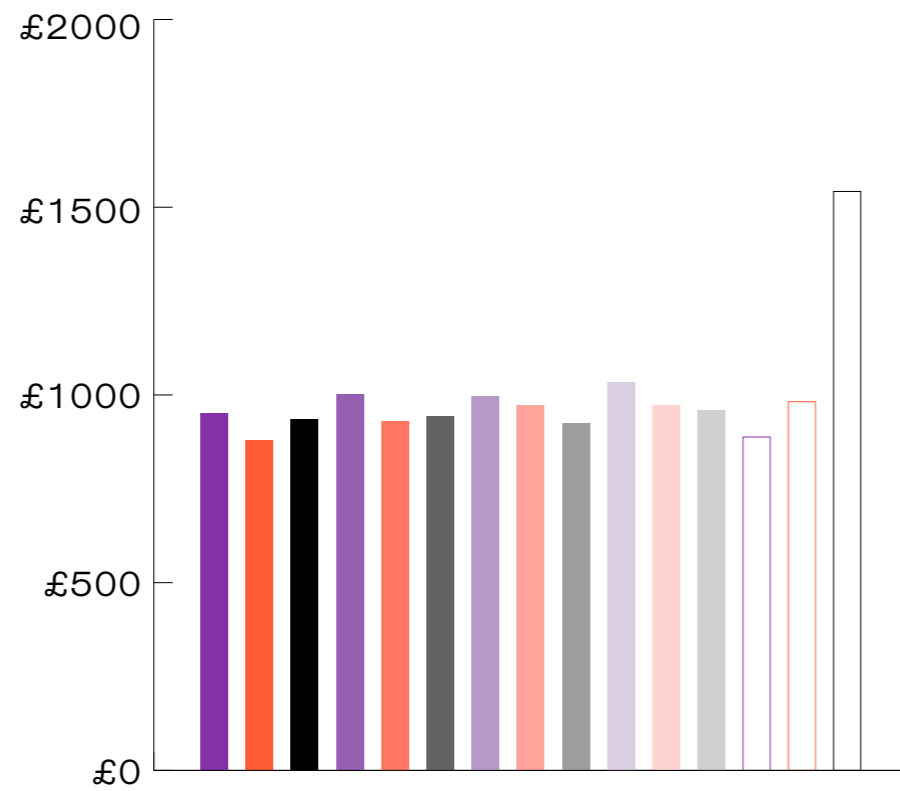
This pattern of discretionary funeral spend among less affluent customers lends weight to the hypothesis that social pressure (real or perceived) to give a loved one ‘a good send-off’ can lead people to incur funeral debt.

Perhaps this is more surprising given the attitudinal data presented in Chart 7. It clearly shows that, when it comes to their own funeral, most people would prefer a low-cost and ‘no frills’ approach. Over a third would like their families to spend ‘as little as possible’ and ‘save the money for another purpose’. In contrast, only 3% want to have ‘a good send-off with all the frills’. These preferences highlight two things.

Firstly, the disparity between people’s feelings on their own funeral compared to what they feel they should do for their nearest and dearest. Many people don’t want an expensive funeral for themselves, but feel the need to ‘do the right thing’ and spend more for others.

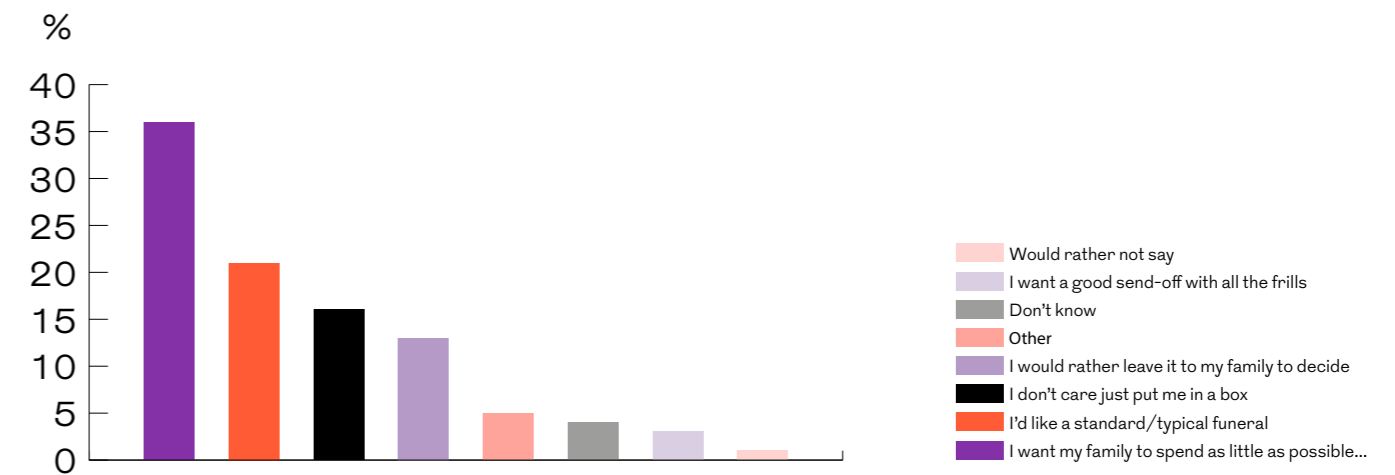
Secondly, it suggests that it’s important for people to make their wishes clear to those around them regarding the kind of send-off they would like. When analysed together, our data sources suggest many people receive a more elaborate send-off than they might personally choose.

Chart 6: Average spend on coffins by income



Source: Royal London National Funeral Cost Index surveys. Note that the number of respondents in some income bands is low, so these results can only be seen as giving an indication of the average spend for each income band

Chart 7: People’s preferences for their own funeral



Source: Royal London National Funeral Cost Index surveys.

SOCIAL FUND FUNERAL PAYMENTS: AN INCREASINGLY FLAWED BENEFIT AT BREAKING POINT

“The Social Fund Funeral Payment was designed to cover the cost of a basic funeral for people on low incomes, where there was no other relative with the means to pay.

Over the past 12 years we've seen the fund erode further and further to the point where even those who are eligible will only receive enough to cover around 35% of the price of the basic funeral. The result is people are left struggling with very substantial debts they often have no way of clearing, often at the worst time of their life. Bereaved people on low incomes have been overlooked by the government for too long. As the price of funerals rises further and further beyond what people can reasonably afford, central government must set out a credible plan to help people on low incomes provide a dignified funeral when someone dies.”

Heather Kennedy,
Campaign Manager, Fair Funerals

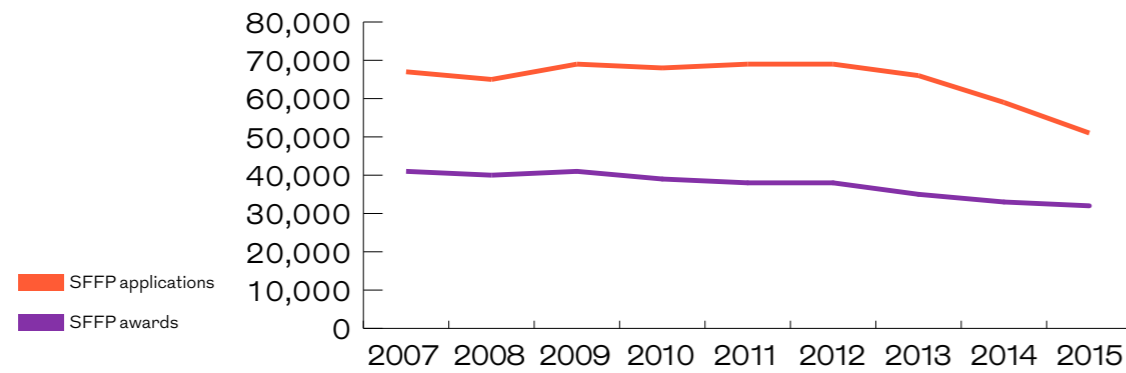
The Social Fund Funeral Payment (SFFP) is the UK's state benefit designed to help those struggling with funeral debt. It pays for all 'necessary' costs – this is tightly defined and includes items such as burial/cremation fees and doctor's fees. SFFPs also provide a contribution of up to £700 for 'other costs' – including funeral director's costs and minister's fees. Most customers would consider both funeral director's costs and minister's fees as 'necessary' with the vast majority of funerals organised and/or officiated by these two professions.

Furthermore, the £700 figure for 'other costs' has been capped since 2003 and represents a significant erosion of this element of the benefit. If it had kept pace with UK inflation, this figure would now stand at just under £1,000.

The number of SFFP applications has reduced significantly over the last couple of years, as shown in Chart 8. The number of successful awards dropped again in 2015 to 32,000 from 33,000 in 2014. This compares with 41,000 awards eight years ago in 2007.

This continuous fall, against a backdrop of rising funeral costs, is counter intuitive. However, it is understood that the Department for Work and Pensions have introduced proactive steps to check applications in an attempt to improve the speed of the process, but it is not known at this stage why applications for the benefit have dropped.

Chart 8: SFFP applications made and awards given



Source: Annual Reports by the Secretary of State for Work and Pensions on the Social Fund.

The amount spent by UK Government on SFFPs last year was £44.2m – lower than the £45.1m it spent in 2007. If this figure had kept pace with inflation (let alone funeral costs) spending would have been £55m in 2014.

In the last year, the average SFFP award has risen from £1,347 to £1,375 – a rise of 2%. However, given the fact funeral cost inflation is running at 3.9%, the gap between the average SFFP award and the retail cost of a funeral has widened in real terms. This year, the average award increased by just £28, while the average cost of a funeral increased by £140.

The £700 capped contribution intended to help meet funeral director's and minister's costs clearly suggests that this gap will continue to grow.

The current SFFP system can operate in a quite peculiar and inequitable way, being much less generous to some people than others. It is increasingly flawed and potentially unfair.

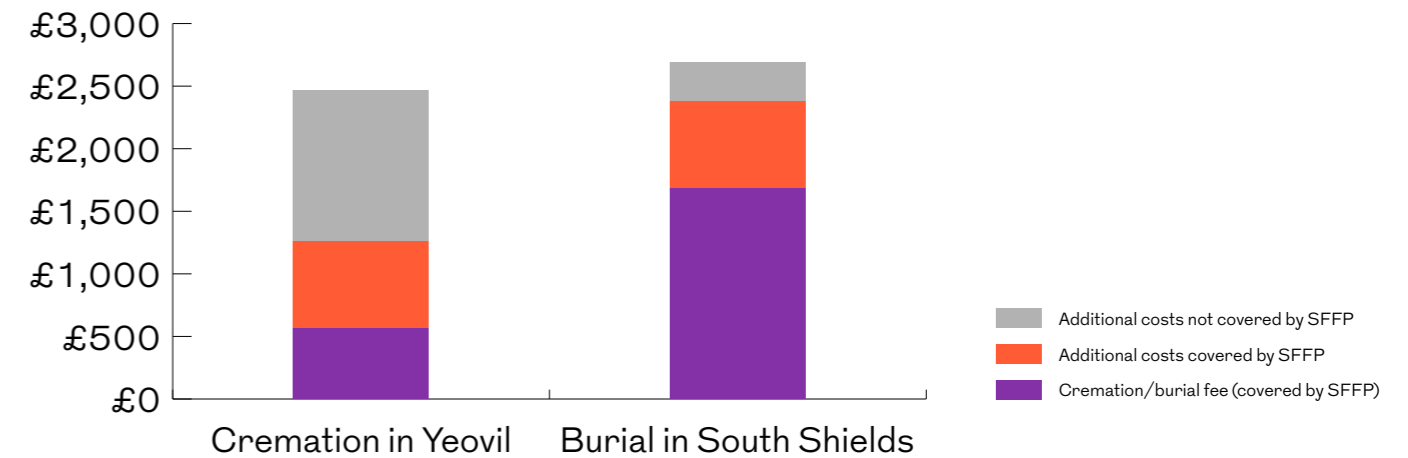
The logistics of the current system means funeral organisers must commit to a set of funeral expenses without knowing what, if any, award they will receive. This obviously creates the risk of some people committing to paying for funerals they can't afford on the basis of misplaced assumptions about the value of a benefit they may be awarded in the future.

Chart 9 illustrates just one example of the types of inequitable outcomes that could result from the current system. The chart shows a cremation funeral service in Yeovil that costs £2,469 and a burial funeral service in South Shields that costs £2,689. As the chart shows, the SFFP would make a much more significant contribution to the cost of the more expensive burial, leaving this individual with a much smaller shortfall in costs not covered by the SFFP than the less expensive funeral in Yeovil. This is because the benefit does not meet all funeral director costs and instead caps the contribution towards their fees at £700.

It is hard to see the logic of a system that can leave some people with such different and significant shortfalls in terms of the contribution to overall costs. Assuming the individual was eligible and had the same circumstances, this means the level of debt is directly attributable to the location, minister's fees, funeral director's costs, and the £700 cap imposed.

The current regulation may also be a growing problem for the DWP, which is increasingly exposed to the consequences of rising burial costs, resulting from burial plot shortages.

Chart 9: Chart showing potential inconsistent outcomes from current SFFP regulations



Source: Royal London National Funeral Cost Index surveys.

“It’s worrying to see that funeral costs are continuing to rise, and that families on modest incomes are finding it increasingly unaffordable to give a decent send-off to their loved ones. This isn’t a problem that is going to go away on its own – we need to have a national conversation about how we address the rising cost of funeral services, and how we say goodbye to those who are close to us. The government needs to start acting on this issue before it is too late.”

Emma Lewell-Buck, MP

Evidence suggests the SFFP benefit is in real decline, if not crisis. The real value of this award is eroding; it is important yet increasingly inadequate and awarded to fewer and fewer people. Furthermore, the £700 cap on other costs means that consumers will almost certainly end up in debt, and funeral directors will have to consider very hard whether they wish to conduct SFFP funerals at a loss for the good of the community, or whether they should direct those claimants with financial difficulties to their local authority, where a public health funeral would be conducted.

In the future, as we see a sustained rise in deaths per year, we predict we’ll also see higher levels of funeral debt. The amount of debt incurred by the bereaved will rise, as they fulfil their duty to send off loved ones as social pressure dictates.

Royal London believes the SFFP needs to be simplified and made more humane. At the very least it needs reform to break the process which undoubtedly leads people to buying funerals they cannot afford, and almost certainly leads next of kin into funeral debt.

“The National Association of Funeral Directors has consistently campaigned for greater transparency of government data about the Social Fund Funeral Payment system and a comprehensive overhaul of the benefit to ensure that it is fairer and more responsive to those who need it.

“Research amongst our 3,800 members suggests the system is failing to meet the needs of tens of thousands of eligible applicants and is also leaving funeral directors with increasingly levels of unpaid debt. We urge the Government to provide greater transparency and review the system as a matter of urgency.”

Mike Owen, Chief Executive,
National Association
of Funeral Directors

“Urgent reform is required to not only provide a more realistic contribution, but also to allow people to receive their payments faster.”

Nick Willcocks, Chief Executive,
yourfuneralchoice.com

CONCLUSIONS AND RECOMMENDATIONS

This year's report finds a funeral system still displaying the failures reported last year. The UK's most vulnerable bereaved are taking on increased levels of funeral debt, and the problem is set to increase significantly, if steps are not taken to address issues facing almost every element of today's funerals.

Costs continue to mount for burials especially. We repeat our call for changes that allow the appropriate and sensitive reuse of abandoned burial plots to ease some of the demand pressures.

The Social Fund Funeral Payment (SFFP) remains important, yet increasingly inadequate and is failing many of those in need at the most distressing times of their lives. Awards are falling in number and the gap between the payment and retail funeral costs continues to widen. Furthermore, this benefit requires applicants to commit to a package of funeral services before they know whether they will qualify for an award or what the value of that award will be. This benefit needs radical root and branch reform.

However, the news from this year's report is not all gloom. Scotland had led the way in removing doctors' fees from retail funeral costs (from May this year). We would call on those responsible in England, Wales and Northern Ireland to do the same.

There are some other positive signs. More and more people are managing to make personalised choices (for example in favour of natural and woodland burials). More choice is also emerging in the increased availability of 'direct' or basic, low cost funeral packages – though more could be done to make these widely available.

Our data also suggests that with a very wide range in costs within the same location, for those who feel able to shop around at this distressing time, there are significant cost savings to be made.

This is not a time for blame or defensiveness, it is a time to work together to find better outcomes for bereaved UK citizens.

APPENDIX: FIND THE COST OF A FUNERAL IN YOUR AREA

East Midlands

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Chesterfield	Derbyshire	£3,922	£3,104	£4,301	£3,254
Derby	Derbyshire	£3,957	£3,126	£4,181	£3,246
Leicester	Leicestershire	£4,004	£3,213	£4,215	£3,379
Loughborough	Leicestershire	£4,150	£3,343	£3,749	£3,463
Alford	Lincolnshire	£2,978	£3,029	£3,147	£3,179
Boston	Lincolnshire	£3,680	£3,109	£3,800	£3,409
Grantham	Lincolnshire	£3,175	£3,293	£3,314	£3,413
Lincoln	Lincolnshire	£4,239	£3,109	£4,415	£3,249
Surfleet	Lincolnshire	£3,354	£3,159	£3,480	£3,279
Kettering	Northamptonshire	£3,309	£3,305	£3,580	£3,381
Northampton	Northamptonshire	£3,293	£3,389	£3,438	£3,517
Bramcote	Nottinghamshire	£3,399	£3,042	£3,620	£3,248
Mansfield	Nottinghamshire	£4,043	£3,057	£4,190	£3,212
Nottingham	Nottinghamshire	£3,734	£2,981	£3,825	£3,134
Ollerton	Nottinghamshire	£3,052	£3,303	£3,168	£3,423

East of England

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Bedford	Bedfordshire	£3,531	£3,176	£3,698	£3,326
Luton	Bedfordshire	£3,644	£3,199	£3,780	£3,399
Cambridge	Cambridgeshire	£3,296	£3,154	£3,244	£3,303
March	Cambridgeshire	£3,669	£3,219	£3,825	£3,391
Peterborough	Cambridgeshire	£3,872	£3,199	£3,988	£3,374
Basildon	Essex	£3,814	£3,204	£4,170	£3,424
Braintree	Essex	£3,536	£3,303	£3,652	£3,423
Brentwood	Essex	£3,402	£3,256	£3,550	£3,376
Chelmsford	Essex	£3,489	£3,109	£3,622	£3,241
Colchester	Essex	£3,494	£3,151	£3,665	£3,331
Hainault	Essex	£4,364	£3,204	£4,540	£3,374
Harlow	Essex	£4,299	£3,184	£4,365	£3,364

East of England (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
South Essex	Essex	£4,985	£3,129	£4,789	£3,289
Southend-on-Sea	Essex	£5,079	£3,119	£5,250	£3,339
Weeley	Essex	£3,684	£3,209	£3,800	£3,374
Stevenage	Hertfordshire	£3,186	£3,319	£3,322	£3,479
Watford	Hertfordshire	£3,697	£3,019	£3,619	£3,149
Great Yarmouth	Norfolk	£3,499	£3,179	£3,666	£3,339
Kings Lynn	Norfolk	£3,424	£3,154	£3,591	£3,305
Norwich Central	Norfolk	£4,335	£3,361	£4,917	£3,481
Norwich North	Norfolk	£4,217	£3,361	£4,566	£3,481
Bury St. Edmunds	Suffolk	£3,605	£3,224	£3,433	£3,424
Ipswich	Suffolk	£3,609	£3,119	£3,965	£3,239
Nacton	Suffolk	£4,392	£3,119	£4,560	£3,259

London

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Barnet	London	£5,254	£3,097	£5,685	£3,219
Beckenham	London	£6,899	£3,409	£7,216	£3,529
City of London	London	£5,075	£3,173	£5,422	£3,349
Croydon	London	£4,827	£3,204	£5,010	£3,369
East Finchley	London	£4,507	£3,059	£4,835	£3,204
East London	London	£4,266	£3,207	£4,431	£3,327
Eltham	London	£4,796	£3,102	£5,207	£3,252
Enfield	London	£6,359	£3,239	£6,655	£3,359
Feltham	London	£5,129	£2,999	£5,467	£3,119
Golders Green	London	£5,254	£3,134	£5,685	£3,284
Islington	London	£4,507	£3,039	£4,295	£3,189
Kensal Green	London	£5,284	£3,104	£5,509	£3,224
Kingston upon Thames	London	£4,369	£3,039	£4,765	£3,179
Lewisham	London	£5,529	£3,153	£5,252	£3,296
Manor Park (London)	London	£5,160	£3,159	£5,493	£3,314

London (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Morden	London	£5,747	£3,029	£5,370	£3,164
Mortlake	London	£5,289	£3,069	£5,493	£3,204
Ruislip	London	£4,861	£3,084	£4,868	£3,204
Southgate	London	£6,854	£3,224	£6,947	£3,374
Southwark	London	£4,735	£3,158	£5,042	£3,278
Streatham	London	£5,299	£3,289	£5,492	£3,409
Tooting	London	£6,017	£3,040	£6,215	£3,172
Wandsworth	London	£6,707	£3,081	£6,936	£3,216
West Norwood	London	£5,376	£3,040	£5,628	£3,172

North East England

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Hartlepool	Cleveland	£3,278	£3,148	£3,490	£3,299
Middlesbrough	Cleveland	£3,634	£3,133	£3,750	£3,253
Bishop Auckland	Durham	£4,184	£3,190	£4,300	£3,310
Darlington	Durham	£3,574	£3,184	£3,740	£3,326
Durham Central	Durham	£4,184	£3,129	£4,300	£3,239
Durham North	Durham	£4,184	£3,139	£4,300	£3,259
Blyth	Northumberland	£3,634	£3,181	£3,750	£3,301
Birtley	Tyne and Wear	£3,689	£3,174	£3,836	£3,363
Gateshead	Tyne and Wear	£3,689	£3,174	£3,836	£3,363
Newcastle-upon-Tyne	Tyne and Wear	£3,981	£3,195	£4,147	£3,335
South Shields	Tyne and Wear	£3,988	£3,198	£4,147	£3,335
Sunderland	Tyne and Wear	£3,780	£3,093	£3,892	£3,255
Tynemouth	Tyne and Wear	£3,924	£3,139	£3,857	£3,322
Whitley Bay	Tyne and Wear	£3,925	£3,139	£3,857	£3,322

North West England

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Chester	Cheshire	£3,847	£3,099	£4,117	£3,279
Crewe	Cheshire	£3,984	£3,091	£3,990	£3,224
Macclesfield	Cheshire	£3,984	£3,091	£3,990	£3,224
Northwich	Cheshire	£4,185	£3,134	£4,356	£3,294
Warrington	Cheshire	£4,185	£3,059	£4,356	£3,207
Widnes	Cheshire	£3,984	£3,129	£4,188	£3,266
Barrow in Furness	Cumbria	£3,252	£3,214	£3,390	£3,350
Carlisle	Cumbria	£3,565	£3,221	£3,790	£3,401
Whitehaven	Cumbria	£3,599	£3,286	£3,810	£3,406
Accrington	Lancashire	£3,469	£3,049	£3,665	£3,179
Blackburn	Lancashire	£3,709	£3,104	£3,893	£3,262
Blackpool	Lancashire	£3,739	£3,134	£3,925	£3,254
Burnley	Lancashire	£4,110	£3,103	£4,226	£3,262
Chorley	Lancashire	£3,797	£3,314	£3,949	£3,434
Lancaster	Lancashire	£3,656	£3,356	£3,792	£3,476
Lytham St. Annes	Lancashire	£3,199	£3,059	£3,625	£3,229
Preston	Lancashire	£3,614	£3,092	£3,764	£3,212
Altrincham	Manchester (Greater)	£3,924	£3,119	£4,125	£3,268
Atherton	Manchester (Greater)	£3,935	£3,159	£4,074	£3,324
Bolton	Manchester (Greater)	£3,659	£3,124	£3,841	£3,264
Bury	Manchester (Greater)	£3,839	£3,314	£3,903	£3,434
Dukinfield	Manchester (Greater)	£3,754	£3,134	£3,990	£3,279
Eccles	Manchester (Greater)	£4,209	£3,189	£4,415	£3,369
Manchester North	Manchester (Greater)	£3,946	£3,224	£3,995	£3,364
Manchester South	Manchester (Greater)	£3,874	£3,139	£4,025	£3,259
Middleton	Manchester (Greater)	£3,944	£3,096	£3,990	£3,229
Oldham	Manchester (Greater)	£3,869	£3,160	£4,016	£3,296
Rochdale	Manchester (Greater)	£4,149	£3,096	£4,302	£3,229
Salford	Manchester (Greater)	£4,209	£3,189	£4,415	£3,369
Stockport	Manchester (Greater)	£3,416	£3,139	£3,550	£3,291
Wigan	Manchester (Greater)	£3,935	£3,109	£4,024	£3,229

North West England (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Birkenhead	Merseyside	£4,015	£3,119	£3,947	£3,259
Liverpool North	Merseyside	£3,899	£3,220	£4,085	£3,374
Liverpool South	Merseyside	£3,731	£3,220	£4,085	£3,374
Southport	Merseyside	£4,034	£3,274	£4,260	£3,444
St. Helens	Merseyside	£3,690	£3,045	£3,839	£3,195
Thornton	Merseyside	£4,034	£3,274	£4,260	£3,444

South East England

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Bracknell	Berkshire	£4,220	£3,234	£4,377	£3,368
Reading	Berkshire	£4,288	£3,208	£4,059	£3,344
Slough	Berkshire	£4,171	£3,229	£4,205	£3,364
West Berkshire	Berkshire	£2,995	£3,224	£3,122	£3,394
Amersham	Buckinghamshire	£2,924	£3,029	£3,040	£3,164
Milton Keynes	Buckinghamshire	£3,902	£3,196	£3,957	£3,330
Aldershot	Hampshire	£5,266	£3,269	£5,528	£3,426
Basingstoke	Hampshire	£3,526	£3,334	£3,444	£3,454
Eastleigh	Hampshire	No data	No data	£3,305	£3,374
Havant	Hampshire	£3,549	£3,109	£3,765	£3,229
Portsmouth	Hampshire	£3,373	£3,029	£3,655	£3,179
Southampton	Hampshire	£3,754	£3,154	£3,880	£3,299
Isle of Wight	Isle of Wight	£3,541	£3,138	£3,692	£3,213
Barham	Kent	£3,711	£3,204	£3,844	£3,374
Charing	Kent	£3,436	£3,204	£3,579	£3,374
Folkestone	Kent	£3,558	£3,313	£3,638	£3,433
Maidstone	Kent	£3,460	£3,139	£3,524	£3,266
Margate	Kent	£3,561	£3,119	£3,655	£3,319
Medway	Kent	£3,679	£3,066	£3,795	£3,099
Sittingbourne	Kent	£3,654	£3,179	£3,795	£3,324

South East England (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Tunbridge Wells	Kent	£3,525	£3,106	£3,835	£3,180
Banbury	Oxfordshire	£3,181	£3,246	£3,247	£3,424
Oxford	Oxfordshire	£3,869	£3,395	£4,030	£3,515
Guildford	Surrey	£4,634	£3,244	£4,855	£3,384
Leatherhead	Surrey	£6,011	£3,409	£5,771	£3,529
Woking	Surrey	£5,699	£3,240	£6,165	£3,419
Brighton (Downs)	Sussex (East)	£3,547	£2,948	£3,722	£3,169
Brighton (Woodvale)	Sussex (East)	£3,547	£2,952	£3,722	£3,229
Eastbourne	Sussex (East)	£3,652	£3,114	£3,757	£3,249
Hastings	Sussex (East)	£3,338	£3,104	£3,507	£3,284
Chichester	Sussex (West)	£4,489	£3,409	£4,325	£3,529
Crawley	Sussex (West)	£3,972	£3,409	£4,011	£3,529
Worthing	Sussex (West)	£4,059	£3,161	£4,225	£3,345

South West England

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Bristol North West	Bristol	£3,904	£3,129	£4,020	£3,311
Bristol South	Bristol	£3,904	£3,129	£4,020	£3,311
Westerleigh	Bristol	£4,149	£3,224	£4,465	£3,379
Bodmin	Cornwall	£3,999	£3,269	£3,620	£3,444
Camborne	Cornwall	£3,999	£3,104	£3,620	£3,274
Truro	Cornwall	£3,999	£3,083	£3,620	£3,230
Barnstaple	Devon	£3,320	£3,109	£3,432	£3,249
East Devon	Devon	£3,679	£3,284	£3,795	£3,459
Exeter	Devon	£4,189	£3,318	£4,305	£3,438
Plymouth East	Devon	£3,749	£3,334	£3,865	£3,454
Plymouth West	Devon	£3,749	£3,334	£3,865	£3,454
Torquay	Devon	£3,599	£3,274	£3,937	£3,429
Bournemouth	Dorset	£3,486	£3,144	£3,915	£3,309

South West England (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Poole	Dorset	£3,799	£3,232	£3,995	£3,387
Weymouth	Dorset	£3,784	£3,198	£3,936	£3,351
Cheltenham	Gloucestershire	£3,657	£3,126	£3,709	£3,258
Forest of Dean	Gloucestershire	£3,369	£3,204	£3,505	£3,419
Gloucester	Gloucestershire	£3,780	£3,246	£3,675	£3,366
Bath	Somerset	£3,507	£3,139	£3,650	£3,274
Bridgwater	Somerset	£3,009	£3,144	£3,145	£3,264
Shepton Mallet	Somerset	£3,330	£3,210	£3,467	£3,330
Taunton	Somerset	£3,333	£3,136	£3,444	£3,279
Weston-super-Mare	Somerset	£3,878	£3,324	£4,101	£3,444
Yeovil	Somerset	£3,050	£3,049	£3,115	£3,189
Salisbury	Wiltshire	£3,224	£3,269	£3,396	£3,424
Semington	Wiltshire	£3,441	£3,174	£3,724	£3,384
Swindon	Wiltshire	£3,181	£3,209	£3,162	£3,349

West Midlands

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Hereford	Hereford	£3,866	£3,101	£4,000	£3,232
Shrewsbury	Shropshire	£3,505	£3,161	£3,679	£3,314
Telford	Shropshire	£3,249	£3,228	£3,404	£3,348
Burton on Trent	Staffordshire	£3,209	£3,048	£3,344	£3,195
Lichfield	Staffordshire	£3,782	£3,104	£4,148	£3,254
Newcastle-under-Lyme	Staffordshire	£4,110	£3,120	£4,305	£3,338
Stafford	Staffordshire	£4,130	£3,089	£4,305	£3,299
Stoke-on-Trent	Staffordshire	£4,299	£3,054	£4,440	£3,204
Leamington Spa	Warwickshire	£3,979	£3,103	£4,130	£3,239
Nuneaton	Warwickshire	No data	No data	£3,195	£3,529
Rugby	Warwickshire	£3,419	£3,209	£3,705	£3,379
Coleshill	West Midlands	£4,819	£3,149	£5,035	£3,289
Coventry	West Midlands	£4,285	£3,139	£4,401	£3,259

West Midlands (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Dudley	West Midlands	£4,741	£3,159	£5,023	£3,325
Lodge Hill (Birmingham)	West Midlands	£5,105	£3,137	£5,470	£3,314
Perry Barr (Birmingham)	West Midlands	£5,109	£3,225	£5,470	£3,345
Rowley Regis	West Midlands	£4,737	£3,116	£4,951	£3,260
Solihull	West Midlands	£4,819	£3,149	£5,035	£3,289
Stourbridge	West Midlands	£4,741	£3,159	£5,023	£3,325
Sutton Coldfield (Birmingham)	West Midlands	£4,302	£3,137	£4,555	£3,314
Walsall	West Midlands	£5,103	£3,147	£5,385	£3,286
West Bromwich	West Midlands	£4,737	£3,116	£4,951	£3,260
Wolverhampton	West Midlands	£5,063	£3,176	£5,248	£3,313
Yardley (Birmingham)	West Midlands	£5,105	£3,137	£5,470	£3,314
Redditch	Worcestershire	£3,944	£3,034	£4,115	£3,159
Stourport	Worcestershire	£4,556	£3,271	£4,813	£3,391
Worcester	Worcestershire	£3,899	£3,209	£4,040	£3,379

Yorkshire and the Humber

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Driffield	Humberside	£3,695	£3,229	£3,901	£3,402
Haltemprice	Humberside	£3,777	£3,212	£3,936	£3,332
Hull	Humberside	£3,777	£3,099	£3,936	£3,249
Grimsby	Lincolnshire	£3,795	£3,123	£4,110	£3,255
Scunthorpe	Lincolnshire	£3,994	£3,167	£4,129	£3,287
Harrogate	Yorkshire (North)	£3,972	£3,247	£4,187	£3,393
Kirkleatham	Yorkshire (North)	£3,341	£3,124	£3,120	£3,294
Scarborough	Yorkshire (North)	£3,601	£3,108	£3,743	£3,239
Skipton	Yorkshire (North)	£4,021	£3,104	£4,178	£3,244
York	Yorkshire (North)	£3,987	£3,286	£4,093	£3,444
Barnsley	Yorkshire (South)	£3,861	£3,122	£4,047	£3,302
Doncaster	Yorkshire (South)	£4,124	£3,209	£4,275	£3,329
Rotherham	Yorkshire (South)	£4,022	£3,278	£3,893	£3,453
Sheffield Central	Yorkshire (South)	£3,879	£3,134	£4,070	£3,279

Yorkshire and the Humber (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Sheffield North	Yorkshire (South)	£3,879	£3,144	£4,070	£3,299
Sheffield South	Yorkshire (South)	£3,879	£3,134	£4,070	£3,279
Bradford	Yorkshire (West)	£3,954	£3,145	£4,105	£3,279
Dewsbury	Yorkshire (West)	£3,691	£3,159	£3,999	£3,292
Halifax	Yorkshire (West)	£3,894	£3,134	£4,075	£3,284
Huddersfield	Yorkshire (West)	£3,619	£3,159	£3,942	£3,292
Keighley	Yorkshire (West)	£3,954	£3,145	£4,105	£3,279
Leeds North	Yorkshire (West)	£4,487	£3,257	£4,688	£3,407
Leeds North West	Yorkshire (West)	£4,487	£3,257	£4,688	£3,407
Leeds South West	Yorkshire (West)	£4,487	£3,257	£4,688	£3,407
Pontefract	Yorkshire (West)	£4,122	£3,221	£4,372	£3,388
Shipley	Yorkshire (West)	£3,954	£3,145	£4,105	£3,279
Wakefield	Yorkshire (West)	£4,122	£3,221	£4,372	£3,388

Northern Ireland

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Belfast	Belfast	£3,044	£2,859	£3,027	£2,989

Scotland

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Aberdeen	Aberdeenshire	£3,699	£3,089	£3,892	£3,158
Moray	Aberdeenshire	£3,699	£3,399	£3,892	£3,340
Dundee	Angus	£4,066	£3,339	£4,277	£3,340
Friockheim	Angus	£3,452	£3,392	£3,626	£3,348
Dumbarton (Cardross)	Argyll & Bute	£3,429	£3,017	£3,593	£2,988
Irvine	Ayrshire	£3,175	£3,234	£3,503	£3,227
Eyemouth (Houndwood)	Berwickshire	No data	No data	£3,805	£3,145
Dumfries	Dumfries and Galloway	£3,419	£3,199	£3,540	£3,180

Scotland (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Edinburgh	Edinburgh	£3,881	£3,172	£4,046	£3,145
Leith	Edinburgh	£3,881	£3,179	£4,047	£3,150
Warriston	Edinburgh	£3,881	£3,179	£4,048	£3,150
Dunfermline	Fife	£3,490	£3,128	£3,620	£3,091
Kircaldy	Fife	£3,490	£3,128	£3,620	£3,091
Glasgow East	Glasgow	£4,311	£3,071	£4,445	£3,033
Glasgow North	Glasgow	£4,688	£3,134	£4,847	£3,090
Glasgow South	Glasgow	£4,311	£3,071	£4,445	£3,033
Glasgow West	Glasgow	£3,221	£3,129	£3,359	£3,085
Inverness	Inverness	£3,210	£3,089	£3,502	£3,103
North Lanarkshire	North Lanarkshire	£3,454	£3,162	£3,711	£3,156
Perth	Perthshire	£4,044	£3,239	£4,211	£3,214
Greenock	Renfrewshire	£3,252	£2,986	£3,448	£2,976
Paisley	Renfrewshire	£3,221	£3,079	£3,359	£3,065
Melrose	Scottish Borders	£3,474	£3,194	£3,783	£3,200
Ayr	South Ayrshire	£3,495	£3,108	£3,691	£3,116
South Lanarkshire	South Lanarkshire	£4,232	£3,092	£4,348	£3,048
Falkirk	Stirlingshire	£3,142	£3,097	£3,355	£3,065
Clydebank	West Dumbartonshire	£3,443	£3,079	£3,624	£3,058
West Lothian	West Lothian	£3,290	£3,194	£3,453	£3,250

Wales (Continued)

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Port Talbot	Neath Port Talbot	£3,769	£3,094	£3,913	£3,214
Narberth	Pembrokeshire	£3,509	£3,070	£3,632	£3,193
Pontypridd	Rhondda Cynon Taff	£3,211	£3,099	£3,269	£3,255
Aberdare	Rhondda Cynon Taff	£3,288	£3,099	£3,592	£3,353
Swansea	Swansea	£3,804	£3,059	£3,970	£3,209
Cwmbran	Torfaen	£3,618	£2,875	£3,835	£3,221
Barry	Vale of Glamorgan	£3,459	£3,153	£3,597	£3,294
Wrexham	Wrexham	£3,873	£3,145	£4,012	£3,275

Wales

LOCATION	COUNTY	2014 Burial	2014 Cremation	2015 Burial	2015 Cremation
Bridgend	Bridgend	£3,529	£3,109	£3,765	£3,264
Cardiff	Cardiff	£3,579	£2,999	£3,740	£3,144
Llanelli	Carmarthenshire	£3,407	£3,085	£3,534	£3,234
Aberystwyth	Ceredigion	£3,181	£3,169	£3,359	£3,324
Colwyn Bay	Conwy	£3,659	£3,070	£3,840	£3,181
Bangor	Gwynedd	£3,279	£2,961	£3,560	£3,146

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